

# Asset Comparison Chart

Aug 03

## Asset Limits Section 500

### IIIF

#### F&C

Assets are determined at any time during the month.

\$2000 for 1 person household

\$3000 for 2 person household

\$25 for each additional person

### PN

Assets are determined by the first moment of the month rule.

The household has a \$5000 asset limit. PN allows an asset co-pay which is determined on the PNRD screen. However, if the pregnant woman is determined high risk by her doctor, the co-pay can be waived. Special codes for the PNRD screen can be found on the HELP screen and in the PACMIS Quick Reference Guide.

### IIID

Assets are determined by the first moment of the month rule.

This means that asset values on the first day of the month determine if the household is eligible for the entire month.

\$2000 for 1 person household

\$3000 for 2 person household

**\*\*Do NOT count income as an asset in the month it is received.**

If a parent is disabled, no additional allowances are allowed for children in the home.

If a child is the disabled person, PACMIS allows a deduction from the parental assets for the number of parents in the home. For example, if one parent is in the home, \$2000 is deducted; two parents in the home, \$3000 is deducted. The remainder is divided equally between all disabled children. If there is only one disabled child, the entire remainder counts for that child. Parents receive the same asset exclusions as a disabled person before determining their deemed assets.

### MWI

Asset limit is \$15,000 regardless of the household size.

**Special exemption rules apply for MWI recipients.**

### Medicare Cost Sharing Programs, QM, SLMB, QI-1

\$4000 for 1 person HH

\$6000 for 2 person HH

Availability- An asset is countable unless it is unavailable. See Section 511 for specifics on availability.

Availability- An asset is countable unless it is unavailable. See Section 511 for specifics on availability.

## HOME

### **IIIF**

521-1

### **F&C**

Exclude one home and lot owned or being purchased and occupied by the client. The lot cannot exceed the average size for the community where it is. The equity value for the excess must be counted. Water rights are excluded.

### **PN**

Exclude a home if is the client's principal place of residence. Size does not matter. This includes any contiguous property on which the home exists and any related buildings. Water rights are excluded.

### **IIID**

521-1

Exclude one home, lot, and contiguous property if it is the client's principal place of residence. Water rights are excluded. If the property is outside the state and the client intends to return home, the individual is not a resident of Utah. If the client does not intend to return home, the home is a countable resource.

## **HOUSEHOLD GOODS AND PERSONAL EFFECTS**

### **IIIF** **F&C**

521-3

Exclude the contents of a home that are essential to daily living. However, any individual items with a value over \$1000 must be counted against the asset limit.

*Example:* Jerry owns a piano with a value of \$1800. He owes \$500 on the piano. His equity of \$1300 would count towards the household asset limit.

### **PN**

There is a \$2000 household goods allowance. Consider the allowance to not be exceeded if there are no single items with a value over \$500. If there are single items with a value over \$500, consider all other household goods to have a combined value of \$1000. Add the single items of value over \$500 to the \$1000. Count the amount in excess of \$2000 towards the household asset limit. Exclude any items required for medical or physical condition. Exclude up to \$6000 of any nonbusiness property used to produce food or livestock. (Exemption includes tractors not vehicles).

*Example:* Mrs. Smith has the following assets:

- \* antique china cabinet worth \$800
- C painting worth \$550
- C various other household items not exceeding \$500 in value

Add the \$800 and \$550 to the \$1,000 for a total of \$2,350. Subtract the \$2000 allowance. Code the \$350 PE on OTAS. The \$350 will count towards the household asset limit.

### **IIID**

521-3

There is a \$2000 household goods allowance. Consider the allowance not to be exceeded if there are no single items with a value over \$500. If there are single items with a value over \$500, consider all other household goods to have a combined value of \$1000. Add the single items of value over \$500 to the \$1000. Count the amount in excess of \$2000 towards the household asset limit. Exclude any items required for medical or physical condition. Exclude up to \$6000 of any nonbusiness property used to produce food or livestock. (Exemption includes tractors not vehicles).

*Example:* Mrs. Smith has the following assets:

- \* antique china cabinet worth \$800
- C painting worth \$550
- C various other household items not exceeding \$500 in value

Add the \$800 and \$550 to the \$1,000 for a total of \$2,350. Subtract the \$2000 allowance. Code the \$350 PE on OTAS. The \$350 will count towards the household asset limit.

## VEHICLES

### IIIF F&C

521-4

Exclude up to \$1,500 of the equity value of one motor vehicle. Count any equity value in excess of \$1,500 towards the household's asset limit. Count the equity value of all other vehicles towards the asset limit.

### 1931

Exclude the total equity value of one motor vehicle with a fair market value that does not exceed \$15,200 OR exclude up to \$1500 of the equity value of any one vehicle, regardless of the fair market value, which ever provides the greatest disregard to the household. Count the equity value of all other vehicles towards the asset limit.

### PN

Exclude one vehicle for the household if it is necessary for employment, used at least 4 times per year for obtaining medical treatment, or if it is modified for use by a handicapped person, or needed because of climate, terrain or distance. If no vehicle can be excluded for one of these reasons, count the equity value above \$4500 towards the asset limit. If the household owns more than one vehicle, count the full equity value of the second vehicle towards the asset limit. See policy for examples.

**Vehicles coded MW**— A second vehicle for a working spouse or parent of a disabled person on the Work Incentive Program may have a lifetime exclusion unless the person is coded IN for a family medical program. This is true even if the person is no longer eligible for the MWI program.

### IIID

521-4

Exclude one vehicle for the household if it is necessary for employment, used at least 4 times per year for obtaining medical treatment, or if it is modified for use by a handicapped person, or needed because of climate, terrain or distance. If no vehicle can be excluded for one of these, count the equity value of 1 vehicle above \$4500 towards the asset limit. If the household owns more than one vehicle, **count the full equity** value of the second vehicle towards the asset limit.

*Example:* John and Marci have 2 vehicles. John's car has an equity value of \$8000. John's vehicle can be exempted because of climate. Marci's car has an equity value of \$6000. \$6000 will count towards the household asset limit.

**MWI** — A second vehicle will be exempt when it is used by another HH member to get to work. When the client no longer qualifies for the MWI program, the vehicle will have a life time exemption for the client's eligibility if the vehicle is used by another HH member to get to work as long as the vehicle was excluded while the client was on MWI. The vehicle will not be exempt if another HH member is not working. The exemption will not apply if the client is coded "IN" on a Family Medicaid program. The vehicle had to be owned while on the MWI program. Vehicles for a former MWI client should be coded as a MW type. The vehicle use code should be MT, GW, NT, OR EQ.

## INCOME PRODUCING PROPERTY

### IIIF

521-8

Assets of self employment are exempt if the client is actively engaged in the business. If a person is not actively engaged but plans to return to work within 12 months, the exclusion still applies. A 12 month extension can be allowed if the non-use is due to a disabled condition.

Assets required for employment (such as tools) are exempt while the person is employed and during temporary periods of unemployment as long as the person intends to return to his usual job.

Rental property or livestock, not part of active self-employment, is exempt up to \$6000 of the equity if the net rate of return is at least 6% of the total equity. If the return is not 6% count the entire equity amount unless the return is beyond the individual's control and there is a reasonable expectation the property will again meet the 6% return. Up to 24 months can be allowed.

### IIID

521-8

Assets of self employment are exempt if the client is actively engaged in the business. If a person is not actively engaged but plans to return to work within 12 months, the exclusion still applies. A 12 month extension can be allowed if the non-use is due to a disabling condition.

Assets required for employment (such as tools) are exempt while the person is employed and during temporary periods of unemployment as long as the person intends to return to his usual job.

Rental property or livestock, not part of active self-employment, is exempt up to \$6000 of the equity if the net rate of return is at least 6% of the total equity. If the return is not 6% count the entire equity amount unless the return is beyond the individual's control and there is a reasonable expectation the property will again meet the 6% return. Up to 24 months can be allowed.

## EDUCATIONAL FUNDS

### IIIF

521-10

#### F&C

Do not count educational assistance and college work study as a resource. VA educational funds intended for family members is an exempt resource until the month following receipt. The student's portion is exempt.

#### PN

Do not count undergraduate student monies as a resource until the school period is over. Count any money left over as an asset for the following month.

### IIID

521-10

Do not count educational monies for undergraduate students if they are from the following sources:

- \* Educational Loans, grants or scholarships
  - Pell Grants
  - SEOG Grants
  - NDSL or SSIG Grants
  - Guaranteed Student Loans
- \* Work Study or UYA
- \* Title IV for Indian Affairs Student Assistance

Count any monies from these educational sources which remain after the school period for which the funds were intended to cover has ended.

Funds from any other educational source, which is not exempt as income, counts as a resource.

## PENSION FUNDS

### IIIF

521-11

#### Family Related Programs Other Than PN

Any available pension funds must be counted as assets towards the asset limit unless they belong to a disabled parent who is not included in the FM coverage (coded DM). Available pension funds that belong to a disabled parent who is not included in the FM coverage are exempt.

Do not count a pension fund if an individual must terminate employment to access the pension fund.

Non-available pension funds are exempt. See Section 505, 511-1 and 511-5.

Note: Use the RA code on the FIAC screen for available pension funds belonging to the disabled parent who is not included in the FM coverage. Use the RC code for available pension funds belonging to a disabled parent who is coded IN on the FM program.

**PN** Follows IIID policy except that funds belonging to to an ineligible spouse, parent, or ineligible spouse of a parent counts.

**MWI** - Funds which belonged to an MWI recipient have a lifetime exclusion unless the person is coded IN on a family Medicaid program. If the disabled parent should be coded IN on a FM program, the asset would should be coded so it will count.

### IIID

521-13

Pension funds owned by an “IN” person will count towards the asset limit. When a fund is owned by an ineligible spouse, parent or ineligible spouse of a parent, it does not count. An ineligible person is one who is not aged, blind or disabled.

A fund is not available if the individual or family member must terminate employment to obtain the payment.

**MWI** - A Pension Fund or retirement account owned by an MWI recipient does not count toward the asset limit. These funds should be coded RA (IRA) and RF(401K).

Funds which belonged to an MWI recipient have a lifetime exclusion. If the individual should be coded IN on an FM program, the asset would count. Any funds purchased after the program closes, would not be eligible for the exclusion and should be coded as FO, IR, or RC whichever applies. However, contributions to or interest accumulations on a retirement account owned while on the MWI Program will also be excluded.

## IRREVOCABLE BURIAL TRUST

### IIIF

521-13

An irrevocable burial trust is exempt. It does reduce the burial fund exemption. The trust can be in the form of a pre-arranged funeral plan which is funded by a variety of ways. The person may be making periodic payments. Make sure that any accumulations in the fund are also irrevocably assigned.

### IIID

521-15

An irrevocable burial trust is exempt. It does reduce the burial fund exemption. The trust can be in the form of a pre-arranged funeral plan which is funded by a variety of ways. The person may be making periodic payments. Make sure that accumulations associated with a life insurance policy irrevocably assigned to a funeral home are also irrevocably assigned.

After subtracting the value of any fully-paid burial spaces, the remaining value of the trust cannot exceed \$7000. Any portion over that amount is considered a transfer of assets.

The \$1500 burial fund exemption is reduced by the value of any irrevocable burial trust or plan. (521-18 #2)



## LIFE INSURANCE

### IIIF

521-14

#### F&C

Count the cash value of whole life policies regardless of face value unless the policy has been irrevocably assigned to the State and the policy is paid in full. Code term life LF and any policy with a cash value LI.

#### PN

Compute life insurance policies for each individual separately. Term life and burial insurance do not have a cash surrender value and are exempt. Code these LF.

If the total face value, when added together, of all life insurance policies does not exceed \$1500, the policies will not count towards the asset limit, but they will reduce the burial fund exemption.

if the total face value, when added together, of all life insurance policies exceeds \$1500, the cash surrender value of each policy will count towards the burial fund exemption. Any amount which exceeds the \$1500 exemption will count as a resource. Code these LI.

Do not use accumulation tables for verification as these fluctuate with interest rates and length of time.

### IIID

521-16

Compute life insurance policies for each individual separately. Term life and burial insurance do not have a cash surrender value and are exempt. Code these LF.

If the total face value, when added together, of all life insurance policies does not exceed \$1500, the policies will not count towards the asset limit, but they will reduce the burial fund exemption. (These will be exempt even if the burial fund exemption is reduced to 0 by an irrevocable plan.)

If the total face value, when added together, of all life insurance policies exceeds \$1500, the cash surrender value of each policy will count towards the burial fund exemption. Any amount which exceeds the \$1500 exemption will count as a resource. Code these LI. Do not use accumulation tables for verification as these fluctuate with interest rates and length of time.

Ask the client for a copy of all life insurance policies he/she owns and the most recent annual dividend statements. You will need to verify, the owner, the insured, the face value and if the policy pays dividends what option the owner has selected for the dividends. If a policy has a cash value, you will need to verify the current value. Also verify the additions or accumulations of the account, if any. Use 114I.

Do not delay approval of eligibility for policies less than 3 years old, term insurance, policies without a cash surrender value.

Viatical Settlement - Is a conversion of a life insurance proceed payable to the owner/insured. Any cash received from the life insurance is a countable resource the month after received unless it is placed in an exempt special needs trust. If a person receives a viatical settlement, the individual no longer owns the life insurance policy.

## BURIAL SPACES

**IIIF**

521-15

Exempt burial spaces which are completely paid for and are for the use of any member of the immediate family. Until all payments are made, the amount paid will be part of the burial fund exemption. Code spaces paid in full as BS and those not paid in full as FS.

### **F&C**

A burial contract or funeral plan is part of the burial funeral fund exemption.

### **PN**

Burial spaces are exempt when fully paid. Items such as funeral services, burial clothes, embalming, use of facilities, and services of the mortuary are not exempt as burial spaces but can be exempted under the \$1500 burial funeral fund exemption. If the contract is irrevocable, the entire value is exempt.

If the burial contract or funeral plan includes items that meet the definition of a burial space but the plan is not fully paid for, the items can only be considered as part of the burial funeral fund exemption. Once the contract is paid for, the burial spaces can then be excluded. If you can't separate the items, consider the entire amount as funds set aside for burial (FS).

**IIID**

521-17

Exempt burial spaces that are completely paid for and are for the use of any member of the immediate family. Until all payments are made, the amount paid can only be exempt as part of the burial fund exemption. Code spaces paid in full as BS and those not paid in full as FS.

Burial spaces are exempt when fully paid. Items such as funeral services, burial clothes, embalming, use of facilities, and services of the mortuary are not exempt as burial spaces but can be exempted under the \$1500 burial funeral fund exemption. If the contract is irrevocable, the entire value is exempt.

If the burial contract or funeral plan includes items that meet the definition of a burial space but the plan is not fully paid for, the items can only be considered as part of the burial funeral fund exemption. Once the contract is paid for, the burial spaces can then be excluded. If you can't separate the items, consider the entire amount as funds set aside for burial (FS) unless the contract is irrevocable. Then see 521-15.

## BURIAL FUNERAL FUND

### IIIF F&C

521-16

Allow a \$1500 burial or funeral fund exemption for each eligible household member. Follow Worksheet #1 to determine amounts to count. If items are coded correctly on PACMIS, the amounts will be determined on the RD screen.

### PN

Follow Worksheet #2 to determine countability. PACMIS will compute the amounts if items posted on OTAS are coded correctly. If burial funds are commingled with nonburial funds, they exclusion does not apply. The funds must be separate and labeled as “set aside for burial”. If the person uses the funds (including interest) are used for any other purpose, the entire amount must be counted as income. The amount remaining in the fund is a countable asset.

The interest on a burial fund or contract is not countable as income or an asset unless the case closes for more than 30 days. At that time the full amount in the fund becomes a countable resource.

### IIID

521-18

PACMIS will compute the amounts if items posted on OTAS are coded correctly. If burial funds are commingled with nonburial funds, the exclusion does not apply. The funds must be separate and labeled as “set aside for burial”. If the person uses the funds (including interest) for any other purpose, the entire amount must be counted as income. The amount remaining in the fund is a countable asset.

The interest on a burial fund or contract is not countable as income or an asset unless the case closes for more than 30 days. At that time the full amount in the fund becomes a countable resource.

ABD recipients may retroactively designate funds for burial even if it is not clearly designated for burial purposes only. The client must make a written signed statement of the designation, the funds must be in an acceptable form and be separate from non-burial assets. If the assets are not in this form, the client may make the designation but the first moment of the month rules apply. The amount designated cannot be more than the \$1500 exclusion nor retroactive past November 1982 or 2 years prior to the date of the application.

## SALES CONTRACTS

### IIIF

521-18

Sales from an exempt home -

If all the proceeds are reinvested in another home, the contract is exempt. The recipient must commit to replacing the home within 30 days of the sale and complete the purchase of the new home within 90 days. An extension could be granted. If all the proceeds (including the down payment and all portions of payments that represent the principal of the contract) are not used in replacing the home, the value of the sales contract is countable.

Sales from a non-exempt home-

Count the value of any sales contract. Determine how much is interest and how much is principal. The interest portion is countable income. The principal is a countable resource the month after it is received. The value is the remaining balance on the contract.

### IIID

521-19

Sales from an exempt home -

If all the proceeds are reinvested in another home, the contract is exempt. The recipient must commit to replacing the home within 30 days of the sale and complete the purchase of the new home within 90 days. An extension could be granted. If all the proceeds (including the down payment and all portions of payments that represent the principal of the contract) are not used in replacing the home, the value of the sales contract is countable.

Sales from a non-exempt home-

Count the value of any sales contract. Determine how much is interest and how much is principal. The interest portion is countable income. The principal is a countable resource the month after it is received. The value is the remaining balance on the contract.

## **SPECIAL EXEMPT ASSETS**

### **IIIF**

#### **521-19 Older Americans Act**

Payments under Green Thumb, Senior Community Service, Retired Senior Volunteers, Foster Grandparents, VISTA volunteers, Senior Health Aides, SCORE, Senior Companions or ACE are exempt as a resource.

#### **521-20 Wedding and Engagement Rings**

Exempt one each regardless of value.

#### **521-21 Dedicated Bank Accounts for retro SSI for a child**

Exempt the balance of funds deposited in a dedicated bank account containing payments of retro SSI benefits for a minor child as long as the account is used in accordance with SSI requirements. See 531-2 for more and 403-4 for excluding the interest on these accounts.

#### **521-22 Federal disaster relief**

Exclude funds received under Disaster Relief and Emergency Assistance Act because of a major disaster declared by the President of the US.

#### **521-23 EITC**

Tax credit payments are exempt for one calendar month following the month received. Any amount remaining in to the second month must be counted as a resource.

#### **521-24 IDA**

IDA'S are matched savings accounts created with TANF block grant funds. Their use is restricted to post secondary education and training, business capitalization, and buying a home. Exclude as a resource the contributions made by an individual and the matching funds from TANF or the non-profit agency as well as interest earned on the account.

### **IIID**

521-20 PASS is a policy put in to place by Congress to allow SSI recipients to have every opportunity to return to gainful employment. They must have a specific plan written by SSA or a Rehab agency and provide clear identification of the funds that are set aside. It will not exceed 48 months. All funds set aside in a PASS account are exempt.

521-21 through 521-38 cover special payments and how they are treated under IIID policy for resources. Refer to these sections to find out how to treat these funds. A list is provided.

#### **521-21 Mineral Rights**

#### **521-22 German Reparation Payments**

#### **521-23 Housing Assistance**

#### **521-24 Radiation Exposure**

#### **521-25 Agent Orange**

#### **521-26 Victim's Compensation Payments**

#### **521-27 Relocation Assistance**

#### **521-28 Austrian Social Insurance**

#### **521-29 Older Americans Act**

#### **521-30 Dedicated Bank Accounts For SSI Children**

#### **521-31 Federal Disaster Relief Assistance**

#### **521-32 ETIC**

#### **521-33 HIV and Hemophilia Patients**

#### **521-34 VA Payments to Viet Vets with Spina Bifida Children**

#### **521-35 Netherlands WUV Payments**

#### **521-36 Gifts to a Child With Life Threatening Disease**

#### **521-37 Funds held by a representative Payee or Guardian**

#### **521-38 IDA**

## LIFE ESTATES

IIIF

571

IIID

553

### F&C

A life estate allows a right to property for a lifetime. The right is to possession, the right to use the property and the right to sell the life estate, not ownership of the property. Do not consider the value of a life estate as an available resource if the owner of the resides in the home. Count the income produced by the life estate.

### PN

A life estate allows a right to property for a lifetime. The right is to possession, the right to use the property and the right to sell the life estate, not ownership of the property. If the life estate is created 'with powers', the owner retains the power to sell the property and the full value is countable. To determine the value of a life estate without powers, you must contact a knowledgeable source (see section 571) and use Table VI. Use the individual's last birthday and multiply the value of the life estate by the figure in that column. This is the countable value of the resource.

If a client has transferred an exempt home to someone else and retained a life estate, a transfer for less than fair market value has occurred. A sanction may apply depending upon the program type. See section 575.

A life estate allows a right to property for a lifetime. The right is to possession, the right to use the property and the right to sell the life estate, not ownership of the property. If the life estate is created 'with powers', the owner retains the power to sell the property and the full value is countable. To determine the value of a life estate without powers, you must contact a knowledgeable source and use Table VI. Use the individual's last birthday and multiply the value of the life estate by the figure in that column. This is the countable value of the resource.

If a client has transferred an exempt home to someone else and retained a life estate, a transfer for less than fair market value has occurred. A sanction may apply depending upon the program type. See Vol IIIM Section 575.

## ANNUITIES

### IIIF

563

Irrevocable annuities are exempt as a resource. If the annuity is revocable, it is a countable resource. The annuity payments are countable income. If the payments are not equal throughout the term of the annuity, the entire agreement is a countable resource even if it says it is irrevocable. Follow policy in 511-8 on trusts for this situation.

You must determine if the annuity has annuitized (started making payments) or not. If the annuity has not annuitized, it may be revocable with a penalty even though it says irrevocable. Obtain a copy of the annuity certificate, this may be in the form of a letter from the company. Each annuity has a revocable period of time. Until the revocable period of time passes on an annuity, count the entire amount as available.

### IIID

554

Irrevocable annuities are exempt as a resource. If the annuity is revocable, it is a countable resource. The annuity payments are countable income. If the payments are not equal throughout the term of the annuity, the entire agreement is a countable resource even if it says it is irrevocable. Follow policy in 511-8 on trusts for this situation.

You must determine if the annuity has annuitized (started making payments) or not. If the annuity has not annuitized, it may be revocable with a penalty even though it says irrevocable. Obtain a copy of the annuity certificate, this may be in the form of a letter from the company. Each annuity has a revocable period of time. Until the revocable period of time passes on an annuity, count the entire amount as available.

## LUMP SUMS

### IIIF

531

Most lump sums count as income in the month they are received. (Sec 407) Count any balance which remains the month after receipt as a resource.

- C 531-1 SSI, SSA, & RR Lump Sums  
Exempt asset for 6 months after the receipt. SSA and RR lump sums are countable income, SSI is not countable income.
- C 531-2 SSI Lump Sums for Retro Benefits for a Minor Child  
SSI will require the payee to establish a “dedicated account” to receive and maintain the payments. This is required when the first lump sum payment will exceed 6 months of benefits. Subsequent funds which will exceed one month’s benefit may also be deposited in the account. The account is an excluded resource so long as the account is maintained according to SSI’s requirements.
- C 531-3 Lump Sums on a Sales Contract  
Same as Sales Contracts Page ??

### IIID

531

Most lump sums count as income in the month they are received. (Sec 407) When the sum counts as income, count any balance which remains the month after receipt as a resource. If the sum does not count as income, check excluded resources to see if it counts.

- C 531-1 SSI, SSA, & RR Lump Sums  
Exempt asset for 6 months after the receipt. SSA and RR lump sums are countable income, SSI is not countable income.
- C 531-2 SSI Lump Sums for Retro Benefits for a Minor Child  
SSI will require the payee to establish a “dedicated account” to receive and maintain the payments. This is required when the first lump sum payment will exceed 6 months of benefits. Subsequent funds which will exceed one month’s benefit may also be deposited in the account. The account is an excluded resource so long as the account is maintained according to SSI’s requirements.
- C 531-3 Lump Sums on a Sales Contract  
Same as Sales Contracts Page
- C 531-4 Death Benefit  
The portion of death benefits that do not count as income because the funds are to be used for the last illness and burial expenses do not count as a resource for one calendar month after receipt. Any amount remaining the first moment of the second month will be counted as a resource. Death benefits that are a repayment or that will be not be used on last illness or burial expenses will count as a resource the month following receipt.



## WHOSE ASSETS TO COUNT

### IIIF

575

1. Count the assets of every person coded IN on the program type.
2. Count the assets of household members legally responsible for the individual, "Spouse for spouse, parent for child". Sibling deeming is not required but may be done unless the parent requests a child be left out of the BMS.
3. Alien Deeming  
Non-citizen parents must be included in the BMS. Siblings may be excluded at the parents choosing. DO NOT include siblings in the BMS for regular Medicaid eligibility who do not meet US residency rules. For emergency Medicaid, all household members may be included in the BMS or left out at the parent's option.
4. Sponsors  
Do not deem a sponsor's assets to an alien.

### IIID

585

1. The client's assets must be counted.
2. For an unemancipated child, count a portion of all the assets of any parent in the home, even if the child receives SSI. PACMIS will deduct an allowance for each parent in the home. \$2000 for one parent \$3000 for two parents. The remainder of the parent's assets will be deemed to the disabled child. If more than one disabled child is in the home, the remainder will be divided between the disabled children.
3. If a spouse is living with the client, add the spouse's assets to the disabled persons.

If the client is separated, do not count the spouse's assets as long as the absence is not temporary. Joint assets that are still available to the client would need to be separated if they cause the client to exceed the asset limit. Refer to asset availability in Sec. 511.

For the MWI program, there is one asset limit regardless of the number of people in the household.

If the spouse is on a waiver program, DO NOT count the assets of a spouse who receives Medicaid under a HCB program if those assets are separate from the non-waiver spouse's assets.

For Medicare Supplement programs, COUNT the assets of a waiver spouse.

DO NOT count the assets of a spouse who is a resident of a medical institution or who is eligible for NH Medicaid.

4. Do not deem a sponsor's assets to a resident alien.